

# EXHIBIT “C”



September 7, 2010

**OWNER AND ENCUMBRANCES REPORT**  
**LOAN MODIFICATION REPORT/JUDICIAL FORECLOSURE REPORT**  
**State of Florida**

**PROVIDED FOR:** EverHome Mortgage Company

**LOAN NUMBER:**

The information contained in this Title Report is being furnished by the Law Offices of Shapiro & Fishman, LLP. If this report is to be used by Shapiro & Fishman, LLP, for evaluation and determination of insurability prior to the issuance of title insurance, then Shapiro & Fishman, LLP shall have the liability for such work, as provided in the Real Estate Settlement Procedures Act (RESPA) and regulations promulgated pursuant thereto. If this report is used solely in connection with litigation, then RESPA does not apply.

**PROPERTY ADDRESS:** 1917 East Concord Street, Orlando, FL 32803

**DESCRIPTION OF REAL PROPERTY:**

THE SOUTH 110 FEET OF LOT 11, BLOCK D, EAST VIEW , BLOCK D, EAST VIEW PARK, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK G, PAGE 89, OF THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA.

**STANDARD EXCEPTIONS**

Unless satisfactory evidence is presented to Shapiro & Fishman eliminating the need for standard exceptions, the following should be made part of any commitment or policy to be issued by Shapiro & Fishman:

1. Taxes for the year of the effective date of this policy and taxes or special assessments, which are not shown as existing liens by the public records.
2. Rights or claims of parties in possession not shown by the public records.

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4630 Woodland Corporate Boulevard, Suite 100 Tampa, Florida 33614 voice: (813) 880-8888 fax: (813) 880-8800  
Also 2424 North Federal Highway, Suite 360 Boca Raton, Florida 33431 voice: (561) 998-6700 fax: (561) 998-6707

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**Tampa Office:** Victoria Sheppard-Anderson•Jessica Conte•Barbara A. Couture•Chandra Dasrat•Joseph N. Dayan•Elizabeth Eckhart•Vivian J. Elliott•Hollan M. Fintel•Megan K. Gajewski•Scott Griffith•Greg Hughes•James Johnson•Meghan Kenefic•Sarah Kinnett•Kenneth W. Lockwood•Stephanie Lord•Anna E. Malone•Kimberly Matto•Thomas McFadyene•Farzad M. Milani•Brandon K. Mullis•Barbara C. Peddicord•Maria L. Piohi•Steven G. Powrozek•Karla A. Ravenel•Jonathan Rosser•Jennifer Mouser Scott•Craig T. Smith•John N. Stuparich•Jason Susalla•Jillian L. Tefft•Jennifer Terrana•Mariam S. Zaki  
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3. Encroachments, overlaps, boundary line disputes, and any other matter which would be disclosed by an accurate survey and inspection of the property.

4. Easements or claims of easements not shown by the public records.

5. Any lien, or right of lien, for services, labor, material heretofore or hereafter furnished, imposed by law and not shown by the public records.

Copies of the following muniments of title are attached, including bankruptcy, foreclosure, quiet title, probate, guardianship and incompetency proceedings, if any, as recorded in the Official Records Books of the appropriate county.

APPARENT RECORD TITLE HOLDER:

Derek F. Gay a/k/a Derek Gay and Henry V. Haskins, Jr. a/k/a Henry Haskins

APPARENT RECORD HOLDER OF FIRST MORTGAGE:

EverHome Mortgage Company

FIRST MORTGAGE INFORMATION:

DATE MORTGAGE EXECUTED:	February 25, 2003
DATE MORTGAGE RECORDED:	March 4, 2003
CLERK'S DOCUMENT NUMBER:	20030125918
OFFICIAL RECORDS BOOK:	06811
PAGE NUMBER:	1316
ORIGINAL MORTGAGE AMOUNT:	\$164,000.00

ASSIGNMENT(S) OF MORTGAGE:

From: Mortgage Electronic Registration Systems, Inc., solely as Nominee for Fidelity Mortgage Services, Inc. - Orlando

To: EverHome Mortgage Company

ENCUMBRANCES ON TITLE:

As to the following parties to be included in foreclosure action, copies of instruments are attached. Interest such parties maybe encumbrances (such as second mortgages, final judgments, tax liens, etc.) and which may or may not have reported in the base title information. These interests include those determined from a twenty year name search of all parties in the chain of

title during the time period covered by this report and are attached for evaluation by Shapiro & Fishman, LLP:

**DISCLAIMERS:**

If any of the subject property is subdivided, the plat(s) must be examined for easements, reservations, restrictions and other matters shown thereon.

No determination had been made regarding legal access or whether any of the subject property is submerged, filled or beachfront land or adjacent to a body of water.

The name of the proposed purchaser/mortgagor was searched for the past twenty years for unsatisfied judgments and tax liens (state, federal and other liens for the recovery of money) and personal names were checked for unrestored incompetency and for guardianship proceedings.

The status of corporations and limited partnerships has not been verified with any applicable government agencies or other authorities.

This Owner and Encumbrances Report does not cover unpaid municipal taxes and other assessments unless they have been recorded in the Official Public Records of the county, nor does it cover matters filed in the Federal District Courts of Florida.

In foreclosure proceedings, title should be examined between the effective date of this report and the recording of the Lis Pendens to assure that all necessary and proper parties are joined. Consideration should be given to joining in as defendants any persons in possession, other than the record owner, and any parties, other than those named herein, known to the plaintiff or the plaintiff's attorney and having or claiming an interest in the property.

**TAX INFORMATION:** Taxes for the current year are due.

The foregoing report is prepared and furnished for information only, is not intended to constitute or imply any opinion, warranty, quaranty, insurance, or similar assurance as to the status of title, and no determination has been made of the authority of any instrument described or referred to herein.

The names search for the purposes of determining applicable judgments and liens is limited to the apparent record owner(s) shown herein.

No attempt has been made to determine whether the land subject to liens or assessments which are not shown as existing liens by the public records. The Company's liability herein under shall not exceed the cost of this report or \$1,000.00 whichever is less.

**Confidentiality Disclosure:**

The Information contained in this internal Title Report is attorney privileged and confidential information intended only for the use of the individual or entity named EverHome Mortgage Company. If the reader of this message is not the intended recipient; you are hereby notified that any dissemination, distribution, or copy of this communication is strictly prohibited. If you have received this communication in error, please immediately notify us by telephone and return the original message to us at the address above via the U.S. Postal Service.

Authorized Signature:

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TITLE COUNSEL

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Date

S&F FILE #: 10-193774